



Disclaimer: All figures are subject to change and are not guaranteed. Renovations that are in progress and are subject to change. Inventory is subject to availability.

PROPERTY FEATURES	
Beds/Baths	3/2
Garage/Carport	N/A
Year Built	1950
Lot Size	~.13 Acres
Property Size	1,112 Ft ²
Basement	N/A
Completion Date	1/31/2025

PROPERTY CALCULATIONS	
Purchase Price	\$159,500
Rent Range	\$1170-\$1270
Rent Used in Calculations	\$1,220
Annual Taxes	\$650
Annual Insurance	\$962
HOA Fees	0
Property Management Fees	9%
Annual Net Income (cash)	\$11,710.40
Annual Net Income (finance 20% 30 yr)	\$3,016.41

CAP RATE		
1 Year	5 Year	15 Year
7.34%	8.26%	11.11%
LEVERAGED CASH-ON-CASH		
1 Year	5 Year	15 Year
\$3,016.41	\$4,560.32	\$9,118.69
9.46%	14.30%	28.59%
CAPITAL APPRECIATION		
10 Year	20 Year	30 Year
\$22,278	\$60,842	\$127,600

Insurance Quote provided by Scott Cantrell State Farm 205-631-6201 scott.cantrell.nnqu@statefarm.com

Property Statistics	
Property Cost (Sales Price)	\$159,500
Monthly Rent Rate	\$1,220.00
Annual Insurance Premium	\$962
Annual Insurance (Change)	3.00%
Property Taxes	\$650
Property Tax (Change)	3.00%
Vacancy Rate	5.00%
Maintenance Expense %	5.00%
Maintenance Expense % (Change)	3.00%
HOA Dues (Annual)	\$0.00
HOA Dues (Annual Change)	3.00%
Property Management Costs	9.00%
Rent Appreciation	3.00%
Capital Appreciation After Yr. 1	9.00%

	Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)		Principal Reduction (Per Year)	Annual Return (w/Princ Reduction)
1	\$1,718.89	10.25%	16	\$3,914.91	17.14%
2	\$1,815.84	10.56%	17	\$4,135.74	17.83%
3	\$1,918.27	10.88%	18	\$4,369.03	18.56%
4	\$2,026.48	11.22%	19	\$4,615.47	19.34%
5	\$2,140.79	11.58%	20	\$4,875.82	20.15%
6	\$2,261.54	11.96%	21	\$5,150.86	21.01%
7	\$2,389.11	12.36%	22	\$5,441.41	21.92%
8	\$2,523.88	12.78%	23	\$5,748.35	22.89%
9	\$2,666.25	13.22%	24	\$6,072.60	23.90%
10	\$2,816.64	13.70%	25	\$6,415.14	24.98%
11	\$2,975.52	14.19%	26	\$6,777.00	26.11%
12	\$3,143.37	14.72%	27	\$7,159.28	27.31%
13	\$3,320.68	15.28%	28	\$7,563.12	28.58%
14	\$3,507.99	15.86%	29	\$7,989.74	29.91%
15	\$3,705.87	16.48%	30	\$8,440.42	31.33%

Financing Details	
Purchase Price	\$159,500
Down Payment %	20.00%
Down Payment \$	\$31,900.00
Interest Rate	5.50%
Years to Loan Maturity	30

Expenses With Financing	Monthly	Annual
Est. Loan Payment (Princ. & Int)	\$724.50	\$8,693.99
Escrow Payment (Taxes & Ins)	\$134.33	\$1,612.00
Property Management	\$109.80	\$1,317.60
HOA Dues	\$0.00	\$0.00
Maintenance Expense	\$61.00	\$732.00
Rent Loss From Vacancy	\$61.00	\$732.00
Total Estimated Expenses	\$1,090.63	\$13,087.59

30 Year Investment	
IRR	13.80%
Cash-on-Cash Year 31	77.96%

Est. Profit With Financing	\$129.37	\$1,552.41
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This is your cash flow per month, and per year, after all investment expenses above.
Longer loan terms result in higher monthly cash flow, while shorter loan terms result in a free-and-clear property more quickly.

